

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA - WESTERN DIVISION**

**In the Matter of:**

Roger G Burns	}	<b>Case No: 08-72232-CMS13</b>
SSN: XXX-XX-3255	}	
Margaret Sharon Burns	}	
SSN: XXX-XX-2066	}	
DEBTOR(S).	}	

**ORDER GRANTING**

This matter came before the Court on Tuesday, January 13, 2009 01:30 PM, for a hearing on the following:

RE: Doc #26; Debtors' Motion to Determine Value of Collateral (Real Estate) of Homecomings Financial, LLC

Proper notice of the hearing was given and appearances were made by the following:

C David Cottingham, Trustee  
Eric M Wilson, attorney for Debtor's

**It is therefore ORDERED ADJUDGED and DECREED that:**

THE VALUE OF THE PROPERTY LOCATED AT 1828 ENGLEWOOD DRIVE, TUSCALOOSA, ALABAMA IS DETERMINED TO BE \$105,000.00. IT WAS FURTHER DETERMINED THAT THERE IS A FIRST MORTGAGE ON THIS PROPERTY WITH WELLS FARGO WITH AN APPROXIMATE BALANCE OF \$108,204.92. THEREFORE, THE VALUE OF THE COLLATERAL OF CREDITOR HOMECOMINGS FINANCIAL LLC IS DETERMINED TO BE ZERO.

Dated: 01/29/2009

/s/ C. MICHAEL STILSON  
C. MICHAEL STILSON  
United States Bankruptcy Judge